

Issued to	Effective Date of Change <small>Year Month Day</small>	Policy Number
The additional premium for this change is \$ or as indicated on your Certificate of Automobile insurance.		

1. Purpose of This Change

- 1.1 This change is part of your policy. It is an agreement as to the value of the automobile(s) shown below. In certain circumstances, we will pay you that amount, and we give up our right to pay you the actual cash value.
- 1.2 This change applies to the following automobile(s):

Auto #	Model Year	Trade name (Make)	Serial #/VIN	Value (including taxes if applicable)

2. What We Will Pay

- 2.1 In return for the Premium charged, this section (2.1) replaces section 7.7 of your policy, "What We Will Pay." We agree to pay up to the value indicated for the automobile(s) shown above. We will provide coverage up to that amount under Section 7 of your policy. "Loss or Damage Coverages," when loss or damage occurs caused by a peril for which you are insured.
We will not pay more to repair the automobile than the value indicated above.
If a part needed to repair the automobile is no longer available, we will pay an amount equal to the manufacturer's latest list price for the part.
This coverage is subject to the loss or damage coverage deductibles shown on your Certificate of Automobile Insurance.
- 2.2 Where there is a loss under Section 6 of your policy, "Direct Compensation – Property Damage Coverage," and the amount you are entitled to receive under Section 6 is less than what you would be entitled to receive if section 2. 1 above applied, we will pay the difference between the amounts. We will only pay the difference if you have purchased All Perils or Collision or Upset coverage.

The amount payable on any claim made under this coverage does not include the Direct Compensation – Property Damage deductible that applies to the claim.

All other terms and conditions of your policy remain the same.

(IFC) 67048 (11/96)

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